

Fill in this information to identify the case:Debtor Name St. Christopher's Inc.

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22373☐ Check if this is an amended filing

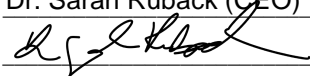
Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 5/1/25 - 5/31/25Date report filed: 06/23/2025
MM / DD / YYYYLine of business: Other Residential Care SerNAISC code: 6239

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Dr. Sarah Ruback (CEO)Original signature of responsible party Printed name of responsible party Dr. Sarah Ruback (CEO)**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name St. Christopher's Inc.Case number 24-22373

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 869,629.75

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 19,858.47

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 131,731.69

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -111,873.22

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 757,756.53

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 74,945.92

Debtor Name St. Christopher's Inc.Case number 24-22373**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 192,958.05
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 191
27. What is the number of employees as of the date of this monthly report? 1

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 21,420.76*
31. How much have you paid in total other professional fees since filing the case? \$ 472,143.37*

* Amounts paid to ordinary course professionals.

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>0.00</u>	—	\$ <u>19,858.47</u>	=	\$ <u>-19,858.47</u>
33. Cash disbursements	\$ <u>148,505.00</u>	—	\$ <u>-131,731.69</u>	=	\$ <u>16,773.31</u>
34. Net cash flow	\$ <u>-148,505.00</u>	—	\$ <u>-111,873.22</u>	=	\$ <u>-36,631.78</u>
35. Total projected cash receipts for the next month:					\$ <u>16,591.92</u>
36. Total projected cash disbursements for the next month:					- \$ <u>147,236.37</u>
37. Total projected net cash flow for the next month:					= \$ <u>-130,644.45</u>

Debtor Name St. Christopher's Inc.

Case number 24-22373

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☒ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

EXHIBIT A

St. Christopher's, Inc.

Case No: 24-22373

1. Question 1: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
2. Question 2: St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
3. Question 3: While St. Christopher's has been working to stay current on all post-petition bills, certain invoices were received late and processed in June 2025. Any other missed invoices will be reported in the next monthly operating report.

St. Christopher's, Inc.
Case No: 24-22373
May Monthly Operating Support
May 1, 2025 - May 31, 2025
Total Cash Receipts
Exhibit C

Post Date	Customer Name	Amount	Account Number
5/5/2025	Greenburgh North Castle	\$ 16,591.92	0913
5/5/2025	The State Insurance Fund	3,001.22	0913
5/5/2025	Verizon Reimbursement - Overpayment	250.60	0913
5/30/2025	Interest Credit - Valley Bank	14.51	0913
5/31/2025	Interest Credit - Valley Bank	0.22	0404

Grand Total **\$ 19,858.47**

St. Christopher's Inc.
Projected Weekly Cash Flow
AS OF JUNE 5, 2025

Week Number: Week Ending:	1 6/7/2025	2 6/14/2025	3 6/21/2025	4 6/28/2025	5 7/5/2025	6 7/12/2025	7 7/19/2025	8 7/26/2025	9 8/2/2025	10 8/9/2025	11 8/16/2025	12 8/23/2025	13 8/30/2025	14 9/6/2025	15 9/13/2025	16 9/20/2025	17 9/27/2025	Total Projected 9/27/2025
Operating Receipts																		
NYC, ACS & BOE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Gov Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Medicaid (DOH)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fee for Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other/Rent, Refunds and Miscellaneous	-	16,592	-	-	16,592	-	-	-	-	16,592	-	-	-	16,592	-	-	-	66,368
ORR Reimbursement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Homes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Receipts	-	16,592	-	-	16,592	-	-	-	-	16,592	-	-	-	16,592	-	-	-	66,368
Operating Disbursements																		
Payroll and taxes	10,579	-	10,579	-	10,579	-	10,579	-	10,579	-	10,579	-	10,579	-	10,579	-	10,579	95,209
Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Benefits, including state unemployment insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses *	7,775	9,345	7,775	7,775	7,370	8,020	7,370	7,370	7,370	7,775	8,425	7,775	7,775	7,775	8,425	7,775	156,664	282,559
Critical Vendor Catch Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GNC Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Improvements/ Infrastructure remediation/Contingency **	-	12,500	-	12,500	-	12,500	-	12,500	-	12,500	-	12,500	-	12,500	-	12,500	225,000	325,000
Ordinary course professionals	20,000	-	25,000	-	20,000	-	25,000	-	-	20,000	-	25,000	-	20,000	-	25,000	-	180,000
Settlement / Other Payments ***	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	315,000	315,000
Administrative Services Agreement	2,000	2,000	2,000	2,000	2,000	2,000	2,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	32,000
Total Operating Disbursements	40,354	23,845	45,354	22,275	39,949	22,520	44,949	20,870	18,949	42,275	21,004	47,275	20,354	42,275	21,004	47,275	709,242	1,229,768
Net Operating Cash Flow	(40,354)	(7,253)	(45,354)	(22,275)	(23,357)	(22,520)	(44,949)	(20,870)	(18,949)	(25,683)	(21,004)	(47,275)	(20,354)	(25,683)	(21,004)	(47,275)	(709,242)	(1,163,400)
Non-Operating Receipts/Disbursements																		
Transfer from DIP Financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Plan Fund Payment ****	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	(4,000)
Proceeds from asset sale (net of closing costs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Operating Cash Flows	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	(4,000)
Restructuring Expenses *****																		
Counsel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accountant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Chapter V Trustee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Restructuring Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Non-Operating Cash Flow	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	(4,000)
Valley - Opening Balance	728,132	686,778	679,525	634,171	611,896	587,540	565,020	520,071	499,201	480,252	453,569	432,565	385,290	364,936	338,253	317,249	269,974	728,132
Net Operating Cash Flows	(40,354)	(7,253)	(45,354)	(22,275)	(23,357)	(22,520)	(44,949)	(20,870)	(18,949)	(25,683)	(21,004)	(47,275)	(20,354)	(25,683)	(21,004)	(47,275)	(709,242)	(1,163,400)
Non-Operating Cash Flows	(1,000)	-	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	(1,000)	-	-	-	(4,000)
Ending Cash Balance	686,778	679,525	634,171	611,896	587,540	565,020	520,071	499,201	480,252	453,569	432,565	385,290	364,936	338,253	317,249	269,974	(439,268)	(439,268)
Proposed DIP Financing - Beginning Balance	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288
Drawdown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paydown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Proposed DIP Financing - Ending Balance	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288
Total Liquidity *****	\$ 686,778	\$ 679,525	\$ 634,171	\$ 611,896	\$ 587,540	\$ 565,020	\$ 520,071	\$ 499,201	\$ 480,252	\$ 453,569	\$ 432,565	\$ 385,290	\$ 364,936	\$ 338,253	\$ 317,249	\$ 269,974	\$ (439,268)	\$ (439,268)

* Other operating expenses (\$156,664): Includes estimated amounts for transfer, storage and disposal of records, utilities and water usage costs.

** Capital improvements/infrastructure remediation/contingency (\$225,000): Includes estimated amounts for Jenny Clarkson soil remediation project and related professional fees.

*** Settlements/Other Payments (\$315,000): Includes estimated amounts for prepetition settlement of CVA claim, fees and expenses related to the 2005 DASNY loan to The McQuade Foundation and other settlement amounts.

**** Plan Fund Payment: Per the Case Management Order, monthly deposit in the amount of \$1,000 for the purpose of paying accruing administrative expenses

***** Not included: Monthly estimated professional fees, subject to Court approval, are estimated in the following amounts: Counsel - \$100,000, Financial Advisor - \$75,000 and Sub Chapter V Trustee - \$10,000, Special Counsel - \$65,000.

***** Not included: Net proceeds from the sale of the Debtors' real property or insurance premium refunds.

St. Christopher's, Inc.
Case No: 24-22373
May Monthly Operating Support
May 1, 2025 - May 31, 2025
Unpaid Bills (AP Aging)
Exhibit E

Vendor Name	Vendor Bill Date	Date Due	Amount Due	Type	Purpose of Debt
AMERICAN EXPRESS	05/31/2025	05/31/2025	1,514.65	Invoice	Goods & Services
CEMCO WATER & WASTE WATER SPECIALISTS INC	05/31/2025	05/31/2025	1,736.75	Invoice	Goods & Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	05/31/2025	05/31/2025	2,278.18	Invoice	Utilities
CHILDREN'S VILLAGE	05/31/2025	05/31/2025	67.50	Invoice	Goods & Services
CON EDISON	05/31/2025	05/31/2025	2,189.03	Invoice	Utilities
CON EDISON	05/31/2025	05/31/2025	1,721.96	Invoice	Utilities
CON EDISON	05/31/2025	05/31/2025	717.00	Invoice	Utilities
CON EDISON	05/31/2025	05/31/2025	306.57	Invoice	Utilities
CON EDISON	05/31/2025	05/31/2025	58.51	Invoice	Utilities
CORNERSTONE LAND ABSTRACT LLC	05/31/2025	05/31/2025	1,625.63	Invoice	Goods & Services
OPTIMUM	05/31/2025	05/31/2025	310.34	Invoice	Utilities
OPTIMUM	05/31/2025	05/31/2025	261.26	Invoice	Utilities
OPTIMUM	05/31/2025	05/31/2025	0.10	Invoice	Utilities
VEOLIA WATER NEW YORK INC	07/01/2024	07/01/2024	1,544.91	Invoice	Utilities
VEOLIA WATER NEW YORK INC	10/31/2024	10/31/2024	13,169.48	Invoice	Utilities
VEOLIA WATER NEW YORK INC	11/30/2024	11/30/2024	13,775.66	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	12/31/2024	16,409.78	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	01/30/2025	627.08	Invoice	Utilities
VEOLIA WATER NEW YORK INC	01/01/2025	01/01/2025	803.98	Invoice	Utilities
VEOLIA WATER NEW YORK INC	01/31/2025	03/02/2025	450.85	Invoice	Utilities
VEOLIA WATER NEW YORK INC	02/28/2025	03/30/2025	556.00	Invoice	Utilities
VEOLIA WATER NEW YORK INC	03/31/2025	04/30/2025	8.34	Invoice	Utilities
VERIZON	05/31/2025	05/31/2025	155.98	Invoice	Utilities
WILK AUSLANDER	05/31/2025	05/31/2025	14,656.38	Invoice	Legal Fees

Grand Total \$ 74,945.92

ST. CHRISTOPHER'S, INC.

Statement of Financial Position

	<u>May 31, 2025</u>
	<u>St. Christopher's</u>
ASSETS	
Cash and cash equivalents	\$ 748,156
Accounts receivable, net	2,571
Interest reserve	282,660
Prepaid expenses	363,091
Security deposit	6,966
Right-of-use-assets	22,010
Property and equipment, net of accumulated depreciation	606,528
Assets held for sale	1,583,250
	<hr/>
Total assets	<u>\$ 3,615,232</u>
LIABILITIES AND NET ASSETS	
Liabilities:	
Accounts payable and accrued expenses	\$ 3,792,842
Accrued payroll and related benefits	26,200
Due to related parties	766,651
Lease liability	21,977
Loan payable, net of unamortized debt issuance costs	3,861,780
	<hr/>
Total liabilities	8,469,450
Net Assets:	
Net Assets - without donor restrictions	<u>(4,854,218)</u>
	<hr/>
Total liabilities and net assets	<u>\$ 3,615,232</u>
	<hr/>

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St. Christopher's, Inc.
Case No: 24-22373
May Monthly Operating Support
May 1, 2025 - May 31, 2025
Accounts Receivables
Exhibit F

Customer Name	Current	0 - 30 Days	31 - 60 Days	61 - 90 Days	91 and Over	Total
CSE NYC	-	-	-	-	58,031.45	58,031.45
CSE NYC BOE Jul/Aug - 23	-	-	-	-	45,246.18	45,246.18
CSE OPWDD	-	-	-	-	-	-
CSE Schoharie	-	-	-	-	87,109.80	87,109.80
CSE Scranton	-	-	-	-	-	-
Fee For Service - CFTSS & 29i	-	-	-	-	958.62	958.62
Health Homes	-	-	-	-	-	-
Nassau DSS	-	-	-	-	1,612.00	1,612.00
	\$	-	\$	-	\$	192,958.05
						\$ 192,958.05

St. Christopher's, Inc.
Case No: 24-22373
May Monthly Operating Support
May 1, 2025 - May 31, 2025
Total Cash Disbursements
Exhibit D

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
5/1/2025		Central Hudson Utility	Utilities	\$ 3,196.40	0913
5/1/2025		Central Hudson Utility	Utilities	355.55	0913
5/1/2025		Central Hudson Utility	Utilities	229.56	0913
5/1/2025		Central Hudson Utility	Utilities	229.56	0913
5/1/2025		Central Hudson Utility	Utilities	113.74	0913
5/1/2025		Central Hudson Utility	Utilities	82.54	0913
5/1/2025		Central Hudson Utility	Utilities	34.06	0913
5/1/2025		Central Hudson Utility	Utilities	10.52	0913
5/1/2025		Central Hudson Utility	Utilities	10.52	0913
5/2/2025		Optimum	Utilities	310.34	0913
5/2/2025		The Childrens Village Inc.	Goods & Services	517.50	0913
5/2/2025		Cemco Water & Waste Specialists Inc.	Goods & Services	2,461.25	0913
5/6/2025		Con Edison of NY	Utilities	2,211.94	0913
5/6/2025		Con Edison of NY	Utilities	1,301.85	0913
5/6/2025		Con Edison of NY	Utilities	290.53	0913
5/6/2025		Con Edison of NY	Utilities	55.40	0913
5/7/2025		Paycom Payroll	Payroll	10,560.05	0913
5/14/2025		DOBBS FERRY SEWER DEPT	Utilities	2,230.45	0913
5/14/2025		DOBBS FERRY SEWER DEPT	Utilities	149.51	0913
5/14/2025		DOBBS FERRY SEWER DEPT	Utilities	118.25	0913
5/15/2025		Optimum	Utilities	252.00	0913
5/16/2025		Central Hudson Utility	Utilities	142.17	0913
5/16/2025		Amex	Goods & Services	1,459.73	0913
5/16/2025		Central Hudson Utility	Utilities	187.06	0913
5/16/2025		SWEETMAN COMMUNICATIONS	Goods & Services	323.82	0913
5/16/2025		Atlantic - Tomorrow	IT	644.65	0913
5/16/2025		The Childrens Village Inc.	Goods & Services	792.00	0913
5/16/2025		Enavate Inc.	Goods & Services	2,685.03	0913
5/16/2025		Wilk Auslander LLP	Legal Services	10,120.76	0913
5/16/2025		Bonadio & Co, LLP	Accounting Services	11,300.00	0913
5/19/2025		NYS Charities Bure	Goods & Services	275.00	0913
5/19/2025		NYS Charities Bure	Goods & Services	250.00	0913
5/19/2025		Consultant	Consultant	961.66	0913
5/21/2025		Paycom Payroll	Payroll	10,578.79	0913
5/22/2025		The Childrens Village Inc.	Goods & Services	977.50	0913
5/23/2025		PVE	Goods & Services	8,580.00	0913
5/29/2025		The Childrens Village Inc.	Goods & Services	135.00	0913
5/29/2025		Schwab & Gasparini, LLC	Legal Services	1,418.00	0913
5/29/2025		Castro & Brothers	Goods & Services	2,500.00	0913

St. Christopher's, Inc.
Case No: 24-22373
May Monthly Operating Support
May 1, 2025 - May 31, 2025
Total Cash Disbursements
Exhibit D

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
5/29/2025		IRON MOUNTAIN Settlement	Settlement Payment	25,000.00	0913
5/29/2025		MAGUIRE INSURANCE AGENCY INC	Insurance	28,199.00	0913
5/30/2025		A and A Alarm	Goods & Services	345.00	0913
5/30/2025		A and A Alarm	Goods & Services	135.00	0913

Grand Total **\$ 131,731.69**

ST. CHRISTOPHER'S, INC.

Statement of Activities

	for the Period from May 1, 2025, to May 31, 2025
	St. Christopher's
Program service revenue:	
Fee for service	\$ -
Grant	-
Part I - Tuition revenue and other revenue	-
Total program service revenue	-
Expenses:	
Program services:	
Residential and related programs	145,417
Management and general	17,122
Total expenses	162,539
Support and non-operating revenue:	
Rental income	16,592
Interest income, net	15
Other income	3,001
Total support and non-operating revenue	19,608
Change in net assets	(142,931)
Net assets, May 1, 2025	(4,711,287)
Net assets, May 31, 2025	\$ (4,854,218)
	-



P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
Page:

April 30, 2025
May 31, 2025
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ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

NON-PROFIT ORGANIZATIONAL CHK - 0913

SUMMARY FOR THE PERIOD: 05/01/25 - 05/31/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$857,626.79		\$19,874.82		\$132,748.26		\$744,753.35

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
05/01	Beginning Balance			\$857,626.79
05/01	PHONE/INTERNET TRNFR	-\$1,000.00		\$856,626.79
	REF 535L FUNDS TRANSFER TO DEP			
	0404 FROM FUNDS TRANSFER VIA			
	ONLINE			
05/01	ACH DEBIT	-\$10.52		\$856,616.27
	CENTRALHUDSON UTILITY 250501			
05/01	ACH DEBIT	-\$10.52		\$856,605.75
	CENTRALHUDSON UTILITY 250501			
05/01	ACH DEBIT	-\$34.06		\$856,571.69
	CENTRALHUDSON UTILITY 250501			
05/01	ACH DEBIT	-\$82.54		\$856,489.15
	CENTRALHUDSON UTILITY 250501			
05/01	ACH DEBIT	-\$113.74		\$856,375.41
	CENTRALHUDSON UTILITY 250501			
05/01	ACH DEBIT	-\$229.56		\$856,145.85
	CENTRALHUDSON UTILITY 250501			
05/01	ACH DEBIT	-\$229.56		\$855,916.29
	CENTRALHUDSON UTILITY 250501			



Account Number:

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P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
05/01	ACH DEBIT CENTRALHUDSON UTILITY 250501	-\$355.55		\$855,560.74
05/01	ACH DEBIT CENTRALHUDSON UTILITY 250501	-\$3,196.40		\$852,364.34
05/02	WIRE OUT [REDACTED] 8485 CEMCO INV 8691	-\$2,461.25		\$849,903.09
05/02	WIRE OUT [REDACTED] 8457 THE CHILDRENS VILL AGE INC INV 147	-\$517.50		\$849,385.59
05/02	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250502	-\$310.34		\$849,075.25
05/05	DEPOSIT		\$19,843.74	\$868,918.99
05/06	ACH DEBIT CON ED OF NY CECONY 250506 [REDACTED] 0007	-\$55.40		\$868,863.59
05/06	ACH DEBIT CON ED OF NY CECONY 250506 [REDACTED] 3346	-\$290.53		\$868,573.06
05/06	ACH DEBIT CON ED OF NY CECONY 250506 [REDACTED] 0005	-\$1,301.85		\$867,271.21
05/06	ACH DEBIT CON ED OF NY CECONY 250506 [REDACTED] 4003	-\$2,211.94		\$865,059.27
05/06	CHECK 17726	-\$16.57		\$865,042.70
05/07	RETURN ITEM NOT AUTHORIZED CHECK 17726		\$16.57	\$865,059.27
05/07	WIRE OUT [REDACTED] 8904 PAYCOM CLIENT TRUS T PAYROLL PD 5/9/25	-\$10,560.05		\$854,499.22
05/14	ACH DEBIT DOBBS FERRY SEWE DOBBS SEWE 250514 [REDACTED] 1658	-\$118.25		\$854,380.97
05/14	ACH DEBIT DOBBS FERRY SEWE DOBBS SEWE 250514 [REDACTED] 5265	-\$149.51		\$854,231.46
05/14	ACH DEBIT DOBBS FERRY SEWE DOBBS SEWE 250514 [REDACTED] 0193	-\$2,230.45		\$852,001.01
05/15	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250515	-\$252.00		\$851,749.01
05/16	WIRE OUT [REDACTED] 8111 BONADIO CO, LLP INV BN427425	-\$11,300.00		\$840,449.01
05/16	WIRE OUT [REDACTED] 8001 WILK AUSLANDER LLP INV 240837	-\$10,120.76		\$830,328.25
05/16	WIRE OUT [REDACTED] 7533 ENAVATE, INC INV -14904	-\$2,685.03		\$827,643.22
05/16	WIRE OUT [REDACTED] 7311 THE CHILDRENS VILL AGE INC INV. 149 = 657 AND INV. 148 = 135	-\$792.00		\$826,851.22
05/16	WIRE OUT [REDACTED] 7516 ATLANTIC TOMORROW S OFFICE INV [REDACTED] 6979	-\$644.65		\$826,206.57
05/16	WIRE OUT	-\$323.82		\$825,882.75





Account Number:

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P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	7493 SWEETMAN COMMUNICA TIONS TEAMVIEWER SOFTWARE			
05/16	ACH DEBIT CENTRALHUDSON UTILITY 250516	-\$187.06		\$825,695.69
05/16	ACH DEBIT AMEX EPAYMENT ACH PMT 250516	-\$1,459.73		\$824,235.96
05/16	ACH DEBIT CENTRALHUDSON UTILITY 250516	-\$142.17		\$824,093.79
05/19	WIRE OUT 5517	-\$961.66		\$823,132.13
	MAY BILLING			
05/19	ACH DEBIT NYSCHARITIESBURE PURCHASE 0519 ST. CHRISTOPHER	-\$250.00		\$822,882.13
05/19	ACH DEBIT NYSCHARITIESBURE PURCHASE 0519 ST. CHRISTOPHER	-\$275.00		\$822,607.13
05/21	WIRE OUT 5936 PAYCOM CLIENT TRUS T PAYROLL - PD 5/23/ 25	-\$10,578.79		\$812,028.34
05/22	WIRE OUT 7901 THE CHILDRENS VILL AGE INC INV 150 /BNF/INV 150	-\$977.50		\$811,050.84
05/23	WIRE OUT 3520 PVE INV 004-2 (4, 950) AND INV 0250	-\$8,580.00		\$802,470.84
05/29	WIRE OUT 3354 MAGUIRE INSURANCE AGENCY INC DO INSURANCE 7/1/2 5 - 1/1/26	-\$28,199.00		\$774,271.84
05/29	WIRE OUT 3300 IRON MOUNTAIN SETTLEMENT PAYMENT	-\$25,000.00		\$749,271.84
05/29	WIRE OUT 3325 CASTRO AND BROTHER S INV 1629	-\$2,500.00		\$746,771.84
05/29	WIRE OUT 3387 SCHWAB GASPARINI, PLLC INV 160308	-\$1,418.00		\$745,353.84
05/29	WIRE OUT 3289 THE CHILDRENS VILL AGE INC INV 151	-\$135.00		\$745,218.84
05/30	ACH DEBIT A AND A ALARM CO SALE 250530	-\$135.00		\$745,083.84
05/30	ACH DEBIT A AND A ALARM CO SALE 250530	-\$345.00		\$744,738.84
05/31	INTEREST CREDIT		\$14.51	\$744,753.35
Ending Balance				\$744,753.35





Account Number:

Statement Date:

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05/31/2025

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P.O. Box 558

Wayne, NJ 07474-0558

CHECKS IN ORDER

Date	Number	Amount
05/06	17726	\$16.57

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$825,988.00	Annual % Yield Earned	0.02%
Year-to-Date Interest Paid	\$175.17	Interest Paid	\$14.51

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:

Statement Date:

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Check Images for Account 0913

		Westchester Bank 21 Water Street White Plains, NY 10601		0017726 021914944
ST CHRISTOPHER'S, INC. DEBTOR-IN-POSSESSION CASE NO 24-22373 71 SOUTH BROADWAY DOBBS FERRY, NY 10522		AC DATE Oct 25, 2024		ACCOUNT \$16.57
Pay to the Order of:				
17726				

05/06/2025

17726

\$16.57





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:

Statement Date:

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05/31/2025

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To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



0-000-0101-000 Valley Bank - Westchester Bank, Period Ending 05/31/2025

RECONCILIATION REPORT

Reconciled on: 06/02/2025

Reconciled by Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	857,626.79
Checks and payments cleared (55)	132,748.26
Deposits and other credits cleared (3)	19,874.82
Statement ending balance	744,753.35
Uncleared transactions as of 05/31/2025	9,600.07
Register balance as of 05/31/2025	735,153.28

Details

Checks and payments cleared (55)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/25/2024	Bill Payment	17726		-16.57
05/01/2025	Bill Payment		CENTRAL HUDSON GAS &	113.74
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-10.52
05/01/2025	E pense			1,000.00
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-34.06
05/01/2025	Bill Payment		CENTRAL HUDSON GAS &	82.54
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-229.56
05/01/2025	Bill Payment		CENTRAL HUDSON GAS &	10.52
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-3,196.40
05/01/2025	Bill Payment		CENTRAL HUDSON GAS &	355.55
05/01/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-229.56
05/02/2025	Bill Payment		CHILDREN'S VILLAGE	517.50
05/02/2025	Bill Payment		CEMCO WATER & WASTE W...	-2,461.25
05/02/2025	Bill Payment		OPTIMUM	310.34
05/06/2025	Bill Payment		CON EDISON	-55.40
05/06/2025	Bill Payment		CON EDISON	290.53
05/06/2025	Bill Payment		CON EDISON	-2,211.94
05/06/2025	Bill Payment		CON EDISON	1,301.85
05/07/2025	Expense		Paycom	-10,560.05
05/14/2025	Bill Payment		DOBBS FERRY SEWER DEPT	118.25
05/14/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-149.51
05/14/2025	Bill Payment		DOBBS FERRY SEWER DEPT	2,230.45
05/15/2025	Bill Payment		OPTIMUM	-252.00
05/16/2025	Bill Payment		CENTRAL HUDSON GAS &	187.06
05/16/2025	Bill Payment		WILK AUSLANDER	-10,120.76
05/16/2025	Bill Payment		TRIBRIDGE HOLDINGS, LLC	2,685.03
05/16/2025	Bill Payment		CHILDREN'S VILLAGE	-657.00
05/16/2025	Bill Payment		CHILDREN'S VILLAGE	135.00
05/16/2025	Bill Payment		ATLANTIC BUSINESS PROD...	-644.65
05/16/2025	Bill Payment		BONADIO & CO , LLP	8,550.00
05/16/2025	Bill Payment		BONADIO & CO., LLP	-2,750.00
05/16/2025	Bill Payment		CENTRAL HUDSON GAS &	56.50
05/16/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-85.67
05/16/2025	Bill Payment		AMERICAN EXPRESS	1,459.73
05/16/2025	Bill Payment		ROBERT L. WOLF dba SWE...	-323.82
05/19/2025	E pense		NYS Charities Bureau	275.00
05/19/2025	Expense		NYS Charities Bureau	-250.00
05/19/2025	Bill Payment			961.66
05/21/2025	Expense		Paycom	-10,578.79
05/22/2025	Bill Payment		CHILDREN'S VILLAGE	977.50
05/23/2025	Bill Payment		PVE	-3,630.00
05/23/2025	Bill Payment		PVE	4,950.00

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
05/29/2025	Bill Payment		SCHWAB & GASPARINI PLLC	1,418 00
05/29/2025	Bill Payment		PHILADELPHIA INSURANCE...	-28,199.00
05/29/2025	Bill Payment		CHILDREN'S VILLAGE	135 00
05/29/2025	Bill Payment		Castro & Brothers	-2,500.00
05/29/2025	Bill Payment		IRON MOUNTAIN	5,433 45
05/29/2025	Bill Payment		IRON MOUNTAIN	-4,701.35
05/29/2025	Bill Payment		IRON MOUNTAIN	903 78
05/29/2025	Bill Payment		IRON MOUNTAIN	-1.03
05/29/2025	Bill Payment		IRON MOUNTAIN	4,285 19
05/29/2025	Bill Payment		IRON MOUNTAIN	-4,320.48
05/29/2025	Bill Payment		IRON MOUNTAIN	5,354 72
05/30/2025	Bill Payment		AMERICAN ALARM CO. INC.	-135.00
05/30/2025	Bill Payment		AMERICAN ALARM CO INC	345 00

Total -132,748.26

Deposits and other credits cleared (3)

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
05/05/2025	Deposit			19,843 74
05/07/2025	Deposit			16.57
05/30/2025	Deposit		Valley Bank	14 51

Total 19,874.82

Additional Information

Uncleared checks and payments as of 05/31/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/22/2024	Check	16882		-17.60
01/24/2024	Check	16902	CITY OF YONKERS RED LIG	25 00
02/28/2024	Check	16999		-15.75
03/20/2024	Check	17077		3 00
03/20/2024	Check	17074		-105.25
06/06/2024	Check	17254	Clowns com Inc	462 00
06/25/2024	Check	17336	RNR SYSTEMS INTEGRATO...	-65.00
07/22/2024	Bill Payment	17438	RNR SYSTEMS INTEGRATO	65 00
08/07/2024	Bill Payment	17495	MUNICIPAL CREDIT UNION	-685.86
10/11/2024	Bill Payment	17689		378 00
10/11/2024	Bill Payment	17702		-418.25
10/11/2024	Bill Payment	17690		508 00
10/11/2024	Bill Payment	17710		-530.36
10/11/2024	Bill Payment	17688		578 00
10/11/2024	Bill Payment	17693		-639.00
10/11/2024	Bill Payment	17684		726 00
10/11/2024	Bill Payment	17678		-878.75
10/11/2024	Bill Payment	17674		924 50
10/11/2024	Bill Payment	17668		-1,003.00
10/11/2024	Bill Payment	17691		341 50
10/11/2024	Bill Payment	17686		-348.00
10/11/2024	Bill Payment	17675		395 00
10/11/2024	Bill Payment	17712		-187.50
10/11/2024	Bill Payment	17685		291 00
11/05/2024	Journal	435089		-7.28
11/15/2024	Journal	435229		0 89
11/15/2024	Journal	435230		-0.58

Total -9,600.07



P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
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ST CHRISTOPHERS INC
71 S BROADWAY
DOBBS FERRY NY 10522



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

NON-PROFIT ORGANIZATIONAL CHK - 0404

SUMMARY FOR THE PERIOD: 05/01/25 - 05/31/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$12,002.96		\$1,000.22		\$0.00		\$13,003.18

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$12,002.96
05/01	PHONE/INTERNET TRNFR		\$1,000.00	\$13,002.96
	REF 535L FUNDS TRANSFER FRM DEP			
	0913 FROM FUNDS TRANSFER VIA			
	ONLINE			
05/31	INTEREST CREDIT		\$0.22	\$13,003.18
Ending Balance				\$13,003.18

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$13,002.00	Annual % Yield Earned	0.02%
Year-to-Date Interest Paid	\$1.89	Interest Paid	\$0.22





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Wayne, NJ 07474-0558

Account Number:
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OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00





Account Number:

Statement Date:

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P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



0-000-0113-000 Valley Bank - Escrow, Period Ending 05/31/2025

RECONCILIATION REPORT

Reconciled on: 06/02/2025

Reconciled by: Dinara Nesovski

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance.....	12,002.96
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	1,000.22
Statement ending balance.....	<u>13,003.18</u>
Register balance as of 05/31/2025.....	13,003.18

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/01/2025	Expense			1,000.00
05/31/2025	Deposit			0.22
Total				1,000.22

Fill in this information to identify the case:Debtor Name St. Christopher's Inc.

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22373☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 5/1/25 - 5/31/25Date report filed: 06/20/2025
MM / DD / YYYYLine of business: Other Residential Care SerNAISC code: 6239

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Dr. Sarah Ruback (CEO)

Original signature of responsible party _____

Printed name of responsible party Dr. Sarah Ruback (CEO)**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name St. Christopher's Inc.Case number 24-22373

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 869,629.75

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 19,858.47

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 131,731.69

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -111,873.22

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 757,756.53

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 74,945.92

Debtor Name St. Christopher's Inc.Case number 24-22373**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 192,958.05
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 191
27. What is the number of employees as of the date of this monthly report? 1

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 21,420.76
31. How much have you paid in total other professional fees since filing the case? \$ 472,143.37

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i>		<i>Column B</i>		<i>Column C</i>
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>0.00</u>	—	\$ <u>19,858.47</u>	=	\$ <u>-19,858.47</u>
33. Cash disbursements	\$ <u>148,505.00</u>	—	\$ <u>-131,731.69</u>	=	\$ <u>16,773.31</u>
34. Net cash flow	\$ <u>-148,505.00</u>	—	\$ <u>-111,873.22</u>	=	\$ <u>-36,631.78</u>
35. Total projected cash receipts for the next month:					\$ <u>16,591.92</u>
36. Total projected cash disbursements for the next month:					— \$ <u>147,236.37</u>
37. Total projected net cash flow for the next month:					= \$ <u>-130,644.45</u>

Debtor Name St. Christopher's Inc.

Case number 24-22373

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☒ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.